



**GOVERNMENT OF MALTA**  
MINISTRY FOR FINANCE  
AND EMPLOYMENT



**OCCUPATIONAL  
PERSONAL  
ACCIDENT  
BENEFIT  
SCHEME**

# OCCUPATIONAL PERSONAL ACCIDENT BENEFIT SCHEME

(For Employees of admitted entities or departments of the Public Sector as defined)

## A - DEFINITIONS

Words or phrases which are capitalised have the meaning described below throughout the wording applicable to this Scheme

**Accident** means a sudden, unexpected, unusual, specific, external event which occurs at an identifiable time and place arising out of and in the course of Employment or Service in Malta or overseas.

**Annual Salary** means that salary including cost of living increases earned by the Employee during the twelve (12) calendar months immediately preceding the happening of the Accident excluding performance bonuses, overtime payments, phone expenses, transport allowance and any other allowances related to employment.

**Board of the Scheme** means that Board composed of three persons, including the Manager of the Scheme, who are appointed by the Minister for Finance to review decisions made by the Manager of the Scheme.

**Bodily Injury** means bodily injury which is sustained by the Employee arising out of and in the course of his/her Employment or Service which is caused by an Accident and, solely and independently of any other cause, results in the death or permanent disablement of the Employee within twelve (12) calendar months from the date of that Accident.

**Disciplinary Force** means the Armed Forces of Malta, The Malta Police Force and Employees of the Correctional Facilities Services.

**Employee** means any person employed as a regular full-time or part-time or casual employee with those entities or departments of the Public Sector of Malta listed on Schedule A of the Scheme (including when travelling on government assignment or business outside Malta) as from the first day of employment or appointment till termination of employment, service or appointment, excluding teleworkers.

**Employer** means the head of the department or entity within the Public Sector of Malta listed on Schedule A who is responsible for the Employee.

**Employment or Service** means the carrying out by an Employee of his/her duties or service at the place of work (or elsewhere if the bodily injury is caused by a criminal act directed against the Employee's person and/or family and/or property).

**Loss of Hearing** means permanent loss of hearing in both ears which has lasted six (6) months and is, at the end of that period, beyond any hope of improvement in the opinion of the Medical Board.

**Loss of Sight** means total and irrecoverable loss of sight in one eye which has lasted six (6) months and is, at the end of that period, beyond any hope of improvement in the opinion of the Medical Board.



**Loss of Speech** means permanent loss of speech, which has lasted six (6) months and is, at the end of that period, beyond any hope of improvement in the opinion of the Medical Board.

**Manager of the Scheme** means that officer appointed by the Minister of Finance to manage and operate the Scheme better known as 'The Occupational Personal Accident Benefit Scheme for Employees of the Public Sector'.

**Medical Board** means the Medical Board at the Ministry of Health and/or other consultants and/or experts instructed by the Medical Board as recommended by the Manager of the Scheme with the approval of the Minister for Finance.

**Permanent Total Disablement** means disablement which entirely prevents an Employee from attending to any business or occupation of any and every kind which has lasted at least twelve (12) consecutive calendar months and is, at the end of that period, beyond hope of improvement in the opinion of the Medical Board.

**Public Sector of Malta** includes the entities or departments as indicated in Schedule A of the Scheme, which Schedule may be amended by the Minister for Finance from time to time.

**Scheme** means the Occupational Personal Accident Benefit Scheme for Employees in the Employment or Services of the Public Sector of Malta for those entities or departments listed in Schedule A attached herewith.

## B - SCHEDULE OF BENEFITS UNDER THE SCHEME

| Item No. | Circumstance          | Benefit Payable   |
|----------|-----------------------|---|
| 1        | Accidental Death      | Four (4) times the Annual Salary  |
| 2        | Permanent Disablement | Four (4) times the Annual Salary<br>(as per the Permanent Disability Scale) |

### Provided that

- Benefit shall be payable under Item 1 or Item 2, but Benefit shall not be payable under both Item 1 and Item 2.
- Benefit payable shall not exceed Euro one hundred and eighty thousand (Euro180,000) (\*)
- The Total Benefit payable in respect of several disablements resulting from the same Accident will be calculated by adding together the various sums. However the Total Benefit payable shall not exceed the lesser of four (4) times the annual salary or Euro one hundred and eighty thousand (Euro180,000).

\*(Note: The maximum Benefit payable as per Proviso (b) is to be reviewed by of the Minister for Finance every five (5) years as from the year two thousand and nineteen (2019).



## C - PERMANENT DISABILITY SCALE

The Permanent (Total or Partial) Disablement Benefit will be a percentage of the lesser of four (4) times the Annual Salary or Euro one hundred and eighty thousand (Euro180,000) for the Permanent (Total or Partial) Disablement equivalent to the degree of disablement.

### Table of Compensation (Permanent Total Disability Scale)

|   |      |
|---|------|
| Total Loss of Sight in both eyes                            | 100% |
| Total incurable insanity                                    | 100% |
| Loss of both arms or both hands                             | 100% |
| Removal of lower jaw  | 100% |
| Loss of one arm and one leg                                 | 100% |
| Loss of one arm and one foot                                | 100% |
| Loss of one hand and one foot                               | 100% |
| Loss of one leg and one hand                                | 100% |
| Loss of both feet   | 100% |
| Loss of both legs   | 100% |
| Any other Bodily Injury causing Permanent Total Disablement | 100% |

### Table of Compensation (Permanent Partial Disability Scale)

|   |     |
|---|-----|
| Loss of Hearing both ears                       | 50% |
| Loss of Speech                                  | 50% |
| Loss of Sight one eye                           | 40% |
| Loss of hearing one ear                         | 15% |
| Loss of arm at shoulder                         | 75% |
| Loss of arm below shoulder                      | 65% |
| Loss of leg at hip                              | 75% |
| Loss of leg below hip                           | 65% |
| Loss of thumb (both phalanxes)                  | 25% |
| Loss of thumb (one phalanx)                     | 10% |
| Loss of index finger (three phalanxes)          | 10% |
| Loss of index finger (two phalanxes)            | 8%  |
| Loss of index finger (one phalanx)              | 4%  |
| Loss of finger other than thumb or index finger | 5%  |
| Loss of great toe                               | 5%  |
| Loss of any other toe                           | 1%  |

Any other Bodily Injury causing Permanent Partial Disablement not specified above other than loss of sense of taste and smell. Such percentage (up to a maximum of twenty-five per centum [25%]) to be assessed by the Scheme's Medical Board without regards to the Employee's occupation.



## D - EXTENSIONS

### 1. Disappearance Clause

If an Employee who disappears during the course of Employment or Service, is not found within twelve (12) months and The Manager of the Scheme receives enough evidence to conclude that a Bodily Injury caused his/her death, the Government of Malta will pay the death benefit under this Scheme provided that the person or persons who receive/s the benefit sign/s an agreement to confirm that if the Employee is later found to be alive, the payment will be returned to the Government of Malta.

### 2. Exposure Clause

It is noted and agreed that the benefit under the Scheme is extended to cover claims arising out of Bodily Injury sustained by an Employee during the course of Employment or Service caused by exposure to the elements as a result of an Accident covered by this Scheme.

### 3. Funeral Expenses

If an Employee sustains Bodily Injury which, within twelve (12) months of the date of an Accident, is the sole and independent cause of death, the Manager of the Scheme, subject to his prior consent in writing, will pay the necessary costs incurred for funeral expenses, up to a maximum of Euro two thousand (€ 2,000).

Funeral Expenses shall include costs for repatriation of the remains to Malta in the event of the Employee's Death by Accident occurring during his/her Employment or Service overseas. In such case the maximum amount payable under this extension is increased from Euro two thousand (Euro2,000) to Euro five thousand (Euro5,000).

This expense is only payable if not included in or recoverable from any other source.

### 4. Home Modifications

If, as a result of Bodily Injury which results in a claim under this Scheme, it is necessary to modify the Home of the Employee to perform the daily activities of washing, cooking, bathing and dressing and to remain in and move around the Home, the Manager of the Scheme will pay the costs incurred for such modifications up to a maximum amount of Euro five thousand (€ 5,000).

Such modifications are limited to those required for external or internal wheelchair access, internal guide rails, external rails, stair-lifts and an emergency alarm system.

This benefit is only payable where such renovations are undertaken with the prior written agreement of the Manager of the Scheme and subject to the approval of the Medical Board.

'Home', under this extension, is defined as any house or flat where the Employee is permanently resident within the Maltese Islands.

### 5. Repatriation Expenses

If an Employee suffers bodily injury outside Malta in the course of his/her Employment or Service which results in a claim under the Scheme that necessitates his/her repatriation to the Maltese Islands, the Manager of the Scheme will indemnify that Employee in respect of reasonable travelling expenses incurred for the repatriation subject to a maximum of Euro seven thousand five hundred (Euro7,500) but which is reduced to Euro five thousand (Euro5,000) for repatriation from any country in Europe.



The repatriation of the Employee shall be deemed necessary if a qualified medical practitioner:-

- a) estimates that the Employee is likely to be totally disabled for in excess of four (4) weeks; and/or,
- b) certifies that the Employee should be repatriated because the local facilities are inadequate for the treatment of his/her condition or his/her recovery will be substantially faster if repatriated.

It is a condition precedent to this extension that the Employee has not suffered from any recurring disease within thirty (30) days prior to the occurrence of the Accident causing the bodily injury.

This extension is only payable if not included in or recoverable from any other source.

**6. Criminal act – Ninety (90) days cover after termination**

If an Employee suffers Bodily Injury caused by a criminal act directed against his/her person and/or family and/or property coverage under the Scheme shall remain in force when such an act occurs during the ninety (90) days period immediately following the termination date of the employment, service or appointment of the Employee with the Public Sector of Malta..

**7. Motorcycling**

The benefits under the Scheme are extended to Employees for the use of motorcycle in the course of their Employment or Service, whether as a driver or a pillion-rider, provided at the time of sustaining the Bodily Injury, the Employee:

- a) was wearing a safety helmet;
- b) was not engaging or participating in racing, hill climbing contests, reliability trials or speed or duration testing; and
- c) the engine capacity of the motorcycle is not in excess of two hundred and fifty (250) cc.

Notwithstanding the proviso (c) in this extension those Employees performing duties with the Malta Police Force are allowed to use, whilst on duty, motorcycles with engine capacity of up to one thousand two hundred (1,200) cc without losing any of the benefits provided by the Scheme.

All the above extensions are subject to all the terms, conditions, exceptions and exclusions of the Scheme.



## E - GENERAL EXCLUSIONS

The following exclusions apply to this Scheme:

The Government of Malta will NOT be liable to pay any benefits under the Scheme for any claims directly or indirectly caused or contributed to by, resulting from or in connection with the following:-

- a) Suicide, attempted suicide or intentional self-injury, a Employee being in a state of insanity (temporary or otherwise), deliberate exposure to danger (except in an attempt to save human life) or an Employee being under the influence of alcohol or drugs (unless taken as prescribed by a qualified medical practitioner);
- b) Pregnancy or childbirth in case of any female Employee;
- c) Any pre-existing physical or mental defect or infirmity;
- d) An Employee engaging in aerial activities or air travel except as a fare paying passenger in any properly licensed aircraft being operated by a licensed airline in accordance with published schedules of flights or timetables or in a properly licensed multi-engined aircraft being operated by any other licensed commercial air carrier.

This exclusion does not apply to Employees of a Disciplinary Force, The Security Services of Malta, The Malta Customs Department, or The Malta Civil Protection Department Employment or Service duties include engagement in aerial activities and/or air travel other than as fare-paying passengers.

- e) Naval, military or air force service or operations.

However this exclusion does not apply to Employees of a Disciplinary Force, The Security Services of Malta, the Malta Customs Department or the Malta Civil Protection Department who may be required to take part in such service or operations, including search and rescue operations off Malta, as part of their Employment or Service duties.

- f) An Employee engaging in, practising for or taking part in potholing, caving, mountaineering or rock climbing necessitating the use of guides or ropes, potholing, underwater activities involving the use of underwater breathing apparatus, bungee jumping, sky diving, hang-gliding, paragliding, parachuting or any activities in aerial balloon whilst airborne, motor rallies, winter sports and any kind of racing or any sports in a professional capacity.

However Bodily Injury resulting from Accidents arising out and in the course of Employment or Service sustained by Employees of a Disciplinary Force and of the Civil Protection Department of Malta whilst engaging or practising or taking part in rock climbing, absailing, underwater activities involving the use of underwater breathing apparatus, and parachuting are NOT excluded.



- g) HIV (Human Immunodeficiency Virus) and/or any HIV related illness including AIDS (Acquired Immune Deficiency Syndrome) and/or any mutant derivative or variation howsoever caused.
- h) Any gainful occupation outside the Employment or Service of the Employee within and/or as part of the Public Sector of Malta.
- i) War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot, strikes or civil commotion.
- j) Any actual or alleged loss, bodily injury, liability, damage, defence cost, cost or expense directly or indirectly caused by, arising or resulting from nuclear reaction, nuclear explosion, nuclear radiation or radioactive contamination, however such reaction, explosion, radiation or contamination may have been caused.
- k) Any act, or acts of any person, or group(s) of persons committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. These acts may include, but are not limited to, the actual use of force or violence and/or the threat of such use.

Furthermore, the perpetrators of such acts may either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s).

However this exclusion does not apply to Employees in Employment or Service who suffer Bodily Injury as a result of an act at /or against property or offices belonging to or occupied by Government of Malta or its representation offices, including residences of diplomatic staff, in Malta or overseas.





## F - CONDITIONS

1. This Certificate, the Schedule Benefits, the General Exclusions and Conditions should be read together as one document.
2. Immediate notice in writing must be given to the Manager of the Scheme by the Employer of the injured Employee by not later than 14 days from the occurrence of the Accident giving rise to a Bodily Injury in respect of which a claim for Death or Permanent Disablement is to be made. Notice is to be given on the prescribed Personal Accident Notification Form.

Notification of a claim can also be made by the injured Employee or by his/her representative.

The injured Employee (or his legal representative) automatically gives his/her consent to the acquisition and processing of the information, including personal sensitive data, by the Manager of the Scheme including exchange of all or some of the information acquired by Government Departments, Public Authorities, Medical Board, consultants or experts for the purpose of handling, assessing and settling claims, for the detection and prevention fraud and for the keeping of records and statistics.

The Employee retains the right to request access to, and rectification of the personal data held by the Manager of the Scheme.

All certificates, information and evidence required by the Manager of the Scheme must be provided at the expense of the Employee and be in such form and of such nature as the Manager of the Scheme may require. This information may include personal medical records and/or reports relating to injured Employee from hospitals and/or clinics where the injured Employee has been treated.

The Employee, as often as required by the Manager of the Scheme, must submit to medical examination at the Government of Malta's expense, in respect of any alleged Bodily Injury before the Medical Board and /or before any other consultant or expert indicated by the Medical Board and/ or the Manager of the Scheme.

In the event of the death of an Employee, the Manager of the Scheme is entitled to request a post-mortem at the Government of Malta's expense.

Notification of a claim for benefits under the Scheme is to be addressed to:

The Manager

Occupational Personal Accident Benefit Scheme

Ministry for Finance

'Maison Demandols', South Street, Valletta VLT1102

Email address: themanager.oabs@gov.mt

Telephone number: 2599 8375

3. The Ministry for Finance on the advice of the Manager of the Scheme retains the right to terminate the entitlement of the benefit under the Scheme to any Employee:
  - Where the Manager of the Scheme reasonably suspects that Employee of fraud,
  - Due to the use by that Employee of threatening or abusive behaviour or language, or intimidation or bullying of the Manager's staff, the Medical Board or other services providers.



4. In the event of a claim under this Scheme, the benefits are payable to the Employee or to the Employee's legal heirs, whose Acceptance Form will be a valid discharge for the Government of Malta's obligations under the Scheme.
5. The Government of Malta is not bound to accept or be affected by any notice of any trust, charge, lien, assignment or other dealing with or relating to this Scheme.
6. Any fraud, misstatement or concealment by the Employee, in connection with the making of any claim, will render the entitlement to that Employee for the benefits under the Scheme null and void and all claims will be forfeited.
7. All the Manager of the Scheme's decisions, whether concerning a refusal or a settlement of a claim, would require approval by the Board of the Scheme prior to sending it to the injured Employee or to his/her legal heirs.
8. This Scheme will be governed exclusively by the Laws and Practice of Malta and any disputes arising under, out of or in connection with this Scheme shall be referred to Arbitration for a final decision by a sole arbiter to be appointed by the Chairman of the Malta Arbitration Centre in accordance with Domestic Arbitration provisions of the Arbitration Act (Chapter 387 of the Laws of Malta). The reference to Arbitration should be made by the Employee or the Employee's legal heirs not later than twenty (20) days from repudiation of or from the communication of the benefit amount to be paid under the Scheme as the case may be, by the Manager of the Scheme to the Employee or to the Employee's legal heirs.
9. Those Employees who are already insured under another Personal Accident Insurance Scheme or under a travel insurance scheme arranged by an entity within the Public Sector where they are employed, are only entitled to the Death and or the Permanent Disablement benefits provided under one of the Schemes at their choice.
10. The Employee is hereby informed and expressly consents to the processing of the data voluntarily provided in relation to this Scheme as well as any data, (including personal data) which might be provided to or obtained by the Manager of the Scheme by any means (including from the Employer or third parties), which are solely to be used for the administration and management of the Scheme including as necessary for the purpose of investigation and processing of a claim for benefits under the Scheme. This condition is without prejudice to the Employee's exercise of the right of access, rectification removal, limitation or objection in terms of Data Protection Act (Laws of Malta, Chapter 586).

01.05.2019



## SCHEDULE A

(Forming part of the Occupational Personal Accident Benefit Scheme)

List of the admitted Entities or Departments of the Public Sector of Malta whose employees are entitled to the benefits under the Scheme:

- The Armed Forces of Malta
- The Malta Police Force
- The Civil Protection Department
- The Malta Security Service
- The Malta Correctional Facilities Services
- The Malta Customs Department

Subject to the Conditions, Exclusions and Exceptions of the Scheme.

01.05.2019

With effect from the 3rd December 2019 the following three (3) Categories of employees have been added to the list of Entities who are entitled to the benefits under the Scheme:

All Public Service employees, professional and non-professional, on the books of the Ministry for Health AND performing duties at

- (i) The Accident & Emergency Department
- (ii) Mount Carmel Hospital
- (iii) Ambulance Services

at the time of the incident giving rise to a bodily injury or death.

Subject to the Conditions, Exclusions and Exceptions of the Scheme.

03.12.2019

With effect from the 1st of October 2020 the following categories of employees have been added to the list of Entities who are entitled to the benefits under the Scheme:

Detention Service Officers and Agency for the Welfare of Asylum Seekers (AWAS) employees.

Subject to no known or reported losses and claims as at the 8th October 2020.

Subject to the Conditions, Exclusions and Exceptions of the Scheme.

08.10.2020

With effect from the 22<sup>nd</sup> June 2022 the following categories of employees have been added to the list of Entities who are entitled to the benefits under the Scheme:

The Accountants, Senior Accountants and any other officials from the Compliance and Investigations Directorate, within the Office of the Commissioner for Revenue.

Subject to the Conditions, Exclusions and Exceptions of the Scheme.

22.06.2022



## Endorsement 3 – Infectious Disease

With effect from the 5th February 2020 the following Public Service employees, professional and non-professional, on the books of the Ministry for Health AND performing duties in Malta at:

- The Airport and any Seaport
- The Accident & Emergency Services, including Pre-Hospital Care
- The Infectious Disease Unit
- Infectious Disease Prevention and Control Unit (Public Health)
- Primary Health Care Services
- Intensive Care Units
- Any other isolation facility designated as such by the Superintendent of Public Health

(hereinafter referred to as the 'Employees Concerned') are entitled to the benefits under the Occupational Personal Accident Scheme (hereinafter referred to as the 'Scheme') if whilst on duty they contract an 'Infectious Disease' which at the time of infection is considered as Public Health Emergency of International Concern (hereinafter referred to as 'PHEIC') as declared by the World Health Organization (hereinafter referred to as the WHO), and which would give rise to a permanent disability or death.

It is warranted that adequate information, instructions, training and personal protective equipment for the control of such 'Infectious Diseases' are provided by the Ministry for Health to the 'Employees Concerned' benefiting from this Endorsement 3 and as long as the "Employees Concerned" abide with the instructions given to them.

For the purpose of the Endorsement 3 only, the definition of 'Bodily Injury' in the 'Scheme' is extended to include permanent disability or death resulting through the contracting of such 'Infectious Disease' by the 'Employees Concerned' whilst on duty.

This Endorsement 3 remains valid and in force as long as the 'Infectious Disease' remains a 'PHEIC' as declared by the 'WHO'. Additionally, checks on the current PHEICs on WHO's list will be made by the Ministry for Health quarterly, and in the event of any changes these will be notified to the 'Scheme' for consideration. For eligibility to claim benefits provided under this 'Scheme', the contracting of such 'Infectious Disease', must happen during the periods indicated and by an 'Infectious Disease' mentioned in the "Appendix to Endorsement 3"

Subject to the Conditions, Exclusions and Exceptions of the Scheme as far as applicable.

05.02.2020



## Appendix to Endorsement 3

For the period commencing on the 5 th February 2020 and terminating on the dates indicated below in this 'Appendix', the 'Infectious Diseases' covered by the 'Scheme' are the following:

1. 'Wild Polio' for the period terminating on the 11 th March 2020
2. 'Kivu Ebola' epidemic for the period terminating on the 12 th May 2020
3. 'Novel Coronavirus' outbreak for the period terminating on the 30 th April 2020

Any claimant for the benefits provided by the 'Scheme' in terms of Endorsement 3 must first be certified by the Health authorities that he/she had been infected by an 'Infectious Disease' pathogen, in the course of his/her duties at the work places indicated in the Endorsement 3 and during the time period mentioned in this 'Appendix'.

05.02.2020



## Endorsement 3 – Infectious Disease (Healthcare Students)

With effect from the 23rd March 2020 the conditions stipulated by Endorsement 3 – Infectious Disease (including the Appendix to Endorsement 3) are to be extended to apply to 'Healthcare Students', studying at the University of Malta and MCAST, who are formally engaged by the Ministry for Health on a traineeship programme to perform duties for the control of the 'Infectious Diseases' covered by the 'Scheme' including that of novel coronavirus (Covid-19) in the sites specified in Endorsement 3 – Infectious Disease dated the 5th February 2020.

For the purpose of this Endorsement 'Healthcare Students' mean those students who are pursuing courses for the following professions:

- Medical doctors,
  - Nurses,
  - Dental surgeons,
  - Dental hygienists,
  - Dental technologists,
  - Pharmacists,
  - Pharmacy technicians,
- and allied health professionals.

This extension is valid up to the 23rd June 2020.

Subject to the Conditions, Exclusions and Exceptions of the 'Scheme' as far as applicable.

23.03.2020



## Other Extensions – ‘The Scheme’

- A) A) With reference to ‘Appendix to Endorsement 3’ dated 5th February 2020, it is noted and agreed that the expiry period for coverage with respect to the ‘Infectious Diseases’: ‘Wild Polio’, ‘Kivu Ebola’ and ‘Novel Coronavirus / Covid-19’, has been extended up to the 31st October 2020.
- B) B) With reference to ‘Endorsement 3 – Infectious Disease (Healthcare Students)’ dated 23rd March 2020, it is noted and agreed that the validity of the extension mentioned therein has been extended to healthcare students only - (as per list advised by the Ministry for Health on the 13th July 2020 to the Ministry for Finance) from 23rd June 2020 to 31st October 2020.

Subject to the Conditions, Exclusions and Exceptions of the ‘Scheme’ as far as applicable.

14th July 2020

With effect from the 1st of October 2020 the following categories of employees have been added to the list of Entities who are entitled to the benefits under the Scheme:

Detention Service Officers and Agency for the Welfare of Asylum Seekers (AWAS) employees.

Subject to no known or reported losses and claims as at the 8th October 2020.

Subject to the Conditions, Exclusions and Exceptions of the Scheme.

08.10.2020



## Other Extensions – ‘The Scheme’

### Other Extensions (2) – ‘The Scheme’

A) With reference to ‘Appendix to Endorsement 3’ dated the 5 th February 2020, it is noted and agreed that the expiry period for coverage with respect to the ‘Infectious Diseases’: Polio [WPV1 & cVDPV] and Covid-19 has been extended up to 31 st December 2020.

It is noted that with effect from the 26 th June 2020 Ebola is no longer considered a ‘Public Health Emergency of International Concern’ (PHEIC).

B) With reference to ‘Endorsement 3 – Infectious Disease (Healthcare Students)’ dated 23 rd March 2020, it is noted and agreed that the validity of the extension mentioned therein has been extended up to 31 st December 2020.

Subject to the Conditions, Exclusions and Exceptions of the ‘Scheme’.

24.10.2020

### Other Extensions (3) – ‘The Scheme’

With reference to the endorsement entitled “Other Extensions (2) – The Scheme” dated the 24 th October 2020, it is noted and agreed that the expiry date for the coverage provided under Paragraphs (A) and (B) has been extended up to 28 th February 2021.

Subject to the Conditions, Exclusions and Exceptions of the ‘Scheme’.

24.12.2020

### Other Extensions (4) – ‘The Scheme’

With reference to the endorsement entitled “Other Extensions (3) – The Scheme” dated the 24 th December 2020, it is noted and agreed that the expiry date of the coverage provided under Paragraphs (A) and (B) is being extended up to the 31 st May 2021.

26 th February 2021

### Other Extensions (5) – ‘The Scheme’

With reference to the endorsement entitled “Other Extensions (3) The Scheme” dated the 24th December 2020, it is noted and agreed that the expiry date of the coverage provided under Paragraphs (A) and (B) is being extended up to the 31st August 2021.

25th May 2021





## Other Extensions – ‘The Scheme’

### Other Extensions (6) – ‘The Scheme’

With reference to the endorsement entitled “Other Extensions (3) – The Scheme” dated the 24 th December 2020, it is noted and agreed that the expiry date of the coverage provided under Paragraphs (A) and (B) is being extended up to the 30 th November 2021.

16 th August 2021

### Other Extensions (7) – ‘The Scheme’

With reference to the endorsement entitled “Other Extensions (3) – The Scheme” dated the 24th December 2020, it is noted and agreed that the expiry date of the coverage provided under Paragraphs (A) and (B) is being extended up to the 28th February 2022.

25th November 2021

### Other Extensions (8) – ‘The Scheme’

With reference to the endorsement entitled “Other Extensions (3) – The Scheme” dated the 24th December 2020, it is noted and agreed that the expiry date of the coverage provided under Paragraphs (A) and (B) is being extended up to the 31st May 2022.

23rd February 2022

### Other Extensions (9) – ‘The Scheme’

With reference to the endorsement entitled “Other Extensions (3) – The Scheme” dated the 24th December 2020, it is noted and agreed that the expiry date of the coverage provided under Paragraphs (A) and (B) is being extended up to the 31st August 2022.

25th May 2022

